

Debtor 1 BRYAN WILLIAM LABONOWSKIDebtor 2 STEPHANIE MAE LABONOWSKI
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 14-11312TPAForm 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage InformationName of creditor: FEDERAL HOME LOAN MORTGAGE CORP - Court claim no. (if known): 6Last 4 digits of any number you use to identify the debtor's account 9 8 5 8Property Address: 10473 STATE HIGHWAY 285
CONNEAUT LAKE PA 16316**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>7,004.29</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>7,004.29</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>7,004.29</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$616.23

The next postpetition payment is due on

3 / 1 / 2020
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 BRYAN WILLIAM LABONOWSKI
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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 02/28/2020

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **BRYAN WILLIAM LABONOWSKI**
Name

Case number (if known) **14-11312TPA**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
12/21/2017	1065785	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	59.53
01/25/2018	1069051	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	917.00
02/23/2018	1072210	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	181.92
03/28/2018	1075429	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	181.92
04/24/2018	1078337	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	181.92
05/25/2018	1081620	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,655.16
10/29/2018	1097581	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,644.67
01/25/2019	1107040	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	422.20
04/26/2019	1116880	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,078.09
10/24/2019	1137250	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	117.73
02/25/2020	1149558	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	564.15
				<u>7,004.29</u>

MORTGAGE REGULAR PAYMENT (Part 3)

04/24/2015	0942548	WELLS FARGO HOME MORTGAGE**	AMOUNTS DISBURSED TO CREDITOR	1,729.64
05/26/2015	0946607	WELLS FARGO HOME MORTGAGE**	AMOUNTS DISBURSED TO CREDITOR	582.96
06/23/2015	0950465	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	563.74
07/28/2015	0954611	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	570.67
08/26/2015	0958619	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	571.62
09/28/2015	0962492	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	581.41
10/26/2015	0966553	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	584.78
11/24/2015	0970723	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	585.44
12/22/2015	0974665	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	585.88
01/26/2016	0978741	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	879.28
02/24/2016	0982644	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	586.59
03/28/2016	0986712	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	586.86
04/22/2016	0990865	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	587.02
05/24/2016	0994826	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	589.56
06/27/2016	1003593	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,474.05
08/26/2016	1011605	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	885.69
09/27/2016	1015546	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	590.57
10/26/2016	1019010	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	610.41
11/21/2016	1022260	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	627.37
12/21/2016	1025603	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	660.07
01/27/2017	1029136	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,033.84
02/24/2017	1032491	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	615.73
03/28/2017	1035934	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	538.97
04/21/2017	1039174	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	579.78
05/25/2017	1042481	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	611.66
06/27/2017	1045885	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	659.59
07/25/2017	1049169	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	921.95
08/25/2017	1052521	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	694.43
09/26/2017	1055867	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	677.14
10/25/2017	1059202	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	669.66
11/21/2017	1062431	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	666.45
12/21/2017	1065785	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	646.61
01/25/2018	1069051	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	611.34
02/23/2018	1072210	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	611.34
03/28/2018	1075429	WELLS FARGO BANK NA	AMOUNTS DISBURSED TO CREDITOR	611.34
04/24/2018	1078337	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	611.34
05/25/2018	1081620	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	611.34
06/22/2018	1084736	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	259.48
07/26/2018	1087978	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	843.80
08/28/2018	1091206	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	676.11
09/25/2018	1094331	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	665.18
10/29/2018	1097581	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	612.13
11/27/2018	1100692	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	259.48
12/21/2018	1103785	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	829.72
01/25/2019	1107040	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	849.24
02/25/2019	1110266	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	491.46
03/25/2019	1113560	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	691.25
04/26/2019	1116880	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	832.06
05/24/2019	1120272	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	277.58

Debtor 1 **BRYAN WILLIAM LABONOWSKI**
Name

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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
06/25/2019	1123678	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	900.62
07/29/2019	1127127	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	729.87
08/27/2019	1130618	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	718.70
09/24/2019	1133856	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	716.27
10/24/2019	1137250	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	686.50
11/25/2019	1140700	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	130.19
12/23/2019	1144092	SPECIALIZED LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	372.69
01/28/2020	1146068	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	364.04
02/25/2020	1149558	FEDERAL HOME LOAN MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,034.25
				<hr/> 38,746.74

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

BRYAN WILLIAM LABONOWSKI
STEPHANIE MAE LABONOWSKI
10473 STATE HIGHWAY 285
CONNEAUT LAKE, PA 16316

DANIEL P FOSTER ESQ**
FOSTER LAW OFFICES
PO BOX 966
MEADVILLE, PA 16335

FEDERAL HOME LOAN MORTGAGE CORP - TRUSTEE - ET AL
C/O SELECT PORTFOLIO SERVICING INC*
PO BOX 65450
SALT LAKE CITY, UT 84165

SELECT PORTFOLIO SERVICING INC**
ATTN BANKRUPTCY NOTICING
3217 S DECKER LAKE DR
SALT LAKE CITY, UT 84119

KML LAW GROUP PC*
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

2/28/20

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee